

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 18-16547-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Phillip S Osley  
24 Stevens Road  
Kendall Park, NJ 08824

Felicia A. Osley  
24 Stevens Road  
Kendall Park, NJ 08824

Social Security No.:

xxx-xx-0601

xxx-xx-2203

Employer's Tax I.D. No.:

---

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on April 16, 2018 and a confirmation hearing on such Plan has been scheduled for October 3, 2018.

The debtor filed a Modified Plan on September 19, 2018 and a confirmation hearing on the Modified Plan is scheduled for Nov. 7, 2018 at 10:00am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: September 19, 2018

JAN: pbf

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Phillip S Osley  
 Felicia A. Osley  
 Debtors

Case No. 18-16547-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 186

Page 1 of 3  
 Total Noticed: 62

Date Rcvd: Sep 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2018.

db/jdb  
 cr  
 +Phillip S Osley, Felicia A. Osley, 24 Stevens Road, Kendall Park, NJ 08824-1421  
 +FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,  
 Suite 100, Mt. Laurel, NJ 08054-3437  
 517431970 +Aargon Agency, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132  
 517431969 +Aargon Agency, Attn: Bankruptcy Department, 8668 Spring Mountain Rd,  
 Las Vegas, NV 89117-4132  
 517431990 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517431991 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517499804 +FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE, ATTN: BANKRUPTCY DEPARTMENT,  
 10500 KINCAID DRIVE, FISHERS IN 46037-9764  
 517431994 +Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489  
 517431995 +Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764  
 517431996 +Garden Savings F.c.u., 129 Littleton Rd, Parsippany, NJ 07054-1897  
 517521681 +Garden Savings Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,  
 Tinton Falls, NJ 07724-3001  
 517431998 +Hyundai Finc, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558  
 517432000 +Navaneetha Devaraj & Sheela Gopalakrishn, 22 Christy Drive, Warren, NJ 07059-6804  
 517478679 +Navaneetha Devaraj and Sheela Gopalakrishnan, 203 Benkly Drive, Princeton, NJ 08540-9007  
 517492694 +Navaneetha Devaraj and Sheela Gopalakrishnan, Philip R. Kaufman, 54 Woodbridge Ave.,  
 Highland Park, NJ 08904-3257  
 517432001 +Phelan Hallinan, Diamond & Jones, PC, 400 Fellowship Road, Suite 100,  
 Mount Laurel, NJ 08054-3437  
 517432002 +Philip R. Kaufman, Esq., 54 Woodbridge Avenue, Highland Park, NJ 08904-3257  
 517574154 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY,  
 DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)  
 517432003 +Sandeep Jain, 26 Imperial Ct, Monroe Township, NJ 08831-2162  
 517432004 +Secretary of Housing and Urban Developme, 451 7th Street S.W., Washington, DC 20410-0002  
 517432005 +South Brunswick Tax Collector, 540 Ridge Road, Monmouth Junction, NJ 08852-2677  
 517432008 +Stacey Cadoff, 163 Gregory Lane, Franklin Park, NJ 08823-1680  
 517432009 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,  
 Trenton, NJ 08645-0111  
 517432011 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,  
 Cedar Rapids, IA 52408)  
 517432012 +Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004  
 517476355 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 517432013 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
 517432015 +Trident Asset Management, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294  
 517432014 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 20 2018 00:13:58 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 20 2018 00:13:55 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517431971 +E-mail/Text: legal@blirentals.com Sep 20 2018 00:13:25 BLI Rentals, LLC, PO Box 992,  
 Emporia, KS 66801-0992  
 517467162 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 20 2018 00:20:40  
 Capital One Auto Finance, 4515 N Santa FE Ave., Dept. APS, Oklahoma City, OK 73118-7901  
 517431972 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Sep 20 2018 00:19:42  
 Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 517431974 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Sep 20 2018 00:20:14  
 Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864  
 517465693 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 20 2018 00:19:38  
 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  
 517444957 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 20 2018 00:20:08  
 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517431976 +E-mail/Text: Bk@c2cfisi.com Sep 20 2018 00:14:00 Coast to Coast Financial Solutions,  
 Attn:Bankruptcy, 101 Hodencamp Rd Ste 120, Thousand Oaks, CA 91360-5831  
 517431977 +E-mail/Text: Bk@c2cfisi.com Sep 20 2018 00:14:00 Coast to Coast Financial Solutions,  
 101 Hodencamp Rd, Thousand Oaks, CA 91360-5831  
 517431978 +E-mail/Text: bankruptcy@consumerportfolio.com Sep 20 2018 00:14:10 Consumer Portfolio Svc,  
 Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071  
 517431979 +E-mail/Text: bankruptcy@consumerportfolio.com Sep 20 2018 00:14:10 Consumer Portfolio Svc,  
 Po Box 57071, Irvine, CA 92619-7071  
 517431980 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Sep 20 2018 00:15:00  
 Credit Collections Services, Attention: Bankruptcy, 725 Canton Street,  
 Norwood, MA 02062-2679

District/off: 0312-3

User: admin  
Form ID: 186

Page 2 of 3  
Total Noticed: 62

Date Rcvd: Sep 19, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517431982 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Sep 20 2018 00:15:00  
Credit Collections Services, Po Box 607, Norwood, MA 02062-0607  
517431984 +E-mail/PDF: creditonebknnotifications@resurgent.com Sep 20 2018 00:19:43 Credit One Bank Na,  
Po Box 98873, Las Vegas, NV 89193-8873  
517431985 +E-mail/PDF: creditonebknnotifications@resurgent.com Sep 20 2018 00:19:42 Credit One Bank Na,  
Po Box 98875, Las Vegas, NV 89193-8875  
517431986 +E-mail/Text: electronicbkydocs@nelnet.net Sep 20 2018 00:14:02 Dept Of Ed/582/nelnet,  
Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
517431988 +E-mail/Text: electronicbkydocs@nelnet.net Sep 20 2018 00:14:02 Dept Of Ed/582/nelnet,  
3015 Parker Rd, Aurora, CO 80014-2904  
517572865 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 20 2018 00:20:19 Directv, LLC,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517431992 +E-mail/Text: bnc-bluestem@quantum3group.com Sep 20 2018 00:14:43 Fingerhut,  
Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
517431993 +E-mail/Text: bnc-bluestem@quantum3group.com Sep 20 2018 00:14:43 Fingerhut,  
6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
517546881 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Sep 20 2018 00:14:56  
Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809,  
Fountain Valley, CA 92728-0809  
517431997 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Sep 20 2018 00:14:56 Hyundai Finc,  
Attn: Bankruptcy, Po Box 20809, Fountain City, CA 92728-0809  
517431999 +E-mail/Text: cio.bncmail@irs.gov Sep 20 2018 00:13:12 Internal Revenue Service (IRS),  
Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346  
517580571 +E-mail/PDF: resurgentbknnotifications@resurgent.com Sep 20 2018 00:20:19  
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,  
FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517432006 +E-mail/Text: bankruptcy@sw-credit.com Sep 20 2018 00:13:59 Southwest Credit Systems,  
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
517432007 +E-mail/Text: bankruptcy@sw-credit.com Sep 20 2018 00:13:59 Southwest Credit Systems,  
4120 International Parkway, Carrollton, TX 75007-1958  
517432010 +E-mail/Text: ar@figadvisors.com Sep 20 2018 00:14:29 TFS C/F FIG Cap Inv NJ13, LLC,  
MTAG C/F FIG Cap Invest NJ 13, PO Box 54472, New Orleans, LA 70154-4472  
517525756 +E-mail/Text: ar@figadvisors.com Sep 20 2018 00:14:29 TFS Cust for FIG Cap Inv NJ13, LLC,  
PO Box 54472, New Orleans, LA 70154-4472  
517461353 +E-mail/Text: electronicbkydocs@nelnet.net Sep 20 2018 00:14:02  
US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,  
Lincoln, NE 68508-1911  
517432018 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Sep 20 2018 00:12:50  
Verizon, Po Box 650584, Dallas, TX 75265-0584  
517432016 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Sep 20 2018 00:12:50  
Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
Weldon Springs, MO 63304-2225  
517570221 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 20 2018 00:19:46 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517431973\* +Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
517431975\* +Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864  
517431981\* +Credit Collections Services, Attention: Bankruptcy, 725 Canton Street,  
Norwood, MA 02062-2679  
517431983\* +Credit Collections Services, Po Box 607, Norwood, MA 02062-0607  
517431987\* +Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
517431989\* +Dept Of Ed/582/nelnet, 3015 Parker Rd, Aurora, CO 80014-2904  
517432019\* +Verizon, Po Box 650584, Dallas, TX 75265-0584  
517432017\* +Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
Weldon Springs, MO 63304-2225

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 186

Page 3 of 3  
Total Noticed: 62

Date Rcvd: Sep 19, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Craig Scott Keiser on behalf of Creditor FREEDOM MORTGAGE CORPORATION  
craig.keiser@phelanhallinan.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com  
Justin M Gillman on behalf of Debtor Phillip S Osley abgillman@optonline.net,  
r47252@notify.bestcase.com  
Justin M Gillman on behalf of Joint Debtor Felicia A. Osley abgillman@optonline.net,  
r47252@notify.bestcase.com  
Nicholas V. Rogers on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9